

**SPECIAL WARRANTY DEED**

KNOW ALL MEN BY THESE PRESENTS:

That Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Homecomings Financial Network, Inc., and Lender's successors and assigns, acting herein by and through its duly authorized Officers, hereinafter called GRANTOR, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration in hand paid by JPMorgan Chase Bank, as Trustee, hereinafter called GRANTEE, the receipt of which is hereby acknowledged, has granted, bargained, sold and conveyed - and by these presents does grant, bargain, sell and convey - unto the said Grantee, its successors and assigns, forever, all that certain parcel of land located in the County of DeSoto, State of Mississippi, to-wit:

Lot 133, Section 'D', Ranch Meadows, located in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 76, Pages 6-7, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Grantor also assigns and transfers to Grantee herein all of Grantor's claims and notes representing the indebtedness heretofore secured by liens on the property hereinabove described.

TO HAVE AND TO HOLD the above described property, together with all and singular, the tenements, hereditaments, rights and appurtenances thereto in anywise belonging unto the said Grantee, and its successors and assigns, forever. Grantor hereby binds itself and its successors to warrant and forever defend all and singular the said premises unto the same Grantee and its successors and assigns against every person whomsoever lawfully claiming, or to claim the same or any part thereof, by, through, or under it, but not otherwise.

IN WITNESS WHEREOF, the said Grantor, on this 9 day of September, 2005, has caused these presents to be executed for and in its name and behalf by its undersigned Officers.

Mortgage Electronic Registration Systems,  
Inc., acting solely as a nominee for  
Lender, Homecomings Financial Network,  
Inc., and Lender's successors and assigns

By: 

Title: Assistant Vice President

By: 

Title: Assistant Vice President

STATE OF Minnesota )  
COUNTY OF Dakota ) ss ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Rick Wilken and Chris Anderson, to me personally well known, who stated that they were the Assistant Vice President and Assistant Vice President, respectively, of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Homecomings Financial Network, Inc., and Lender's successors and assigns, a corporation, who acknowledged that for and on behalf of said corporation they signed and delivered the foregoing Special Warranty Deed as the act and deed of said corporation.

WITNESS MY SIGNATURE and seal of office this 9 day of September, 2005.

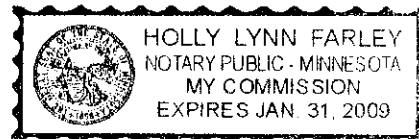
My Commission Expires:

1-31-2009

Holly L Farley  
Notary Public

GRANTOR'S ADDRESS AND TELEPHONE NUMBER:  
MERS c/o Homecomings Financial Network, Inc.  
9350 Waxie Way  
San Diego, California 92123  
Tel. No. 1-800-222-4293

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:  
JPMorgan Chase Bank, as Trustee  
Homecomings Financial Network, Inc.  
9350 Waxie Way  
San Diego, California 92123  
Tel. No. 1-800-222-4293



PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:  
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.  
415 North McKinley, Suite 555  
Little Rock, Arkansas 72205  
Telephone No. (501) 661-1000  
DHG&W File No. 31606H